

State of Washington  
Office of the Insurance Commissioner  
1998 Washington Market Share and Loss Ratio  
Line of Business: Accident and Health

Top 40 Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Regence BlueShield	53902	WA	HCSC	\$1 121 063	17.73%	\$1 126 777	\$961 004	85.29%	888 151
2	Premiera Blue Cross	47570	WA	HCSC	\$1 028 594	16.27%	\$1 034 832	\$893 353	86.33%	708 239
3	Group Health Coop Of Puget Sound	95672	WA	HMO	\$793 169	12.55%	\$771 108	\$754 517	97.85%	414 434
4	Pacificare Of Washington	48038	WA	HCSC	\$359 463	5.69%	\$356 154	\$367 761	103.26%	154 993
5	Washington Dental Service	47341	WA	HCSC	\$209 409	3.31%	\$209 091	\$191 559	91.62%	869 787
6	Qual Med Washington Health Plan Inc	96270	WA	HMO	\$196 899	3.11%	\$201 430	\$207 807	103.17%	136 997
7	Premiera Healthplus	95630	WA	HMO	\$186 259	2.95%	\$186 258	\$163 068	87.55%	109 882
8	Kaiser Foundation Hlth Plan Of NW	95540	OR	HMO	\$164 679	2.61%	\$165 140	\$163 265	98.86%	88 072
9	Ontions Health Care	47055	WA	HCSC	\$138 349	2.19%	\$137 899	\$124 426	90.23%	82 581
10	Providence Health Plan	95005	OR	HMO	\$138 342	2.19%	\$152 629	\$132 611	86.88%	52 228
11	Virginia Mason Gro Hlth Alliance	47376	WA	HCSC	\$129 590	2.05%	\$129 590	\$114 988	88.73%	83 463
12	Providence Health Care	47333	WA	HCSC	\$128 863	2.04%	\$136 034	\$127 127	93.45%	98 356
13	Northwest Washington Medical Bureau	47309	WA	HCSC	\$128 807	2.04%	\$129 047	\$119 329	92.47%	94 438
14	Group Health Northwest	95664	WA	HMO	\$123 588	1.96%	\$123 189	\$58 572	47.55%	37 739
15	Kitsap Physicians Service	53872	WA	HCSC	\$98 683	1.56%	\$100 432	\$92 443	92.05%	71 730
16	Community Health Plan Of Washington	47049	WA	HCSC	\$93 222	1.47%	\$97 844	\$86 785	88.70%	84 700
17	United Healthcare Ins Co	79413	CT	L&D	\$84 023	1.33%	\$82 789	\$64 231	77.58%	
18	Standard Ins Co	69019	OR	L&D	\$65 864	1.04%	\$66 789	\$66 340	99.33%	
19	Aetna U.S. Healthcare Inc	95484	WA	HMO	\$64 374	1.02%	\$62 308	\$51 094	82.00%	36 165
20	First Choice Health Plan	47046	WA	HCSC	\$46 329	0.73%	\$46 536	\$42 457	91.23%	36 821
21	Principal Life Ins Co	61271	IA	L&D	\$36 447	0.58%	\$36 336	\$29 666	81.64%	
22	Unum Life Ins Co Of Amer	62235	ME	L&D	\$36 234	0.57%	\$37 023	\$30 148	81.43%	
23	Regence BlueCross BlueShield OR	54933	OR	HCSC	\$30 911	0.49%	\$31 032	\$25 504	82.19%	27 931
24	RegenceCare	95648	WA	HMO	\$27 411	0.43%	\$24 009	\$19 557	81.45%	18 928
25	Guardian Life Ins Co Of Amer	64246	NY	L&D	\$27 380	0.43%	\$27 550	\$26 538	96.33%	
26	Continental Assur Co	62413	IL	L&D	\$26 201	0.41%	\$25 617	\$22 285	86.99%	
27	Aetna Life Ins Co	60054	CT	L&D	\$24 676	0.39%	\$23 713	\$19 721	83.17%	
28	Continental Cas Co	20443	IL	P&C	\$22 378	0.35%	\$11 875	\$10 523	88.61%	
29	Foundation Health Svstems Life	66141	CO	L&D	\$21 983	0.35%	\$21 392	\$19 761	92.38%	
30	General Electric Capital Asr Co	70025	DE	L&D	\$20 874	0.33%	\$20 695	\$9 140	44.16%	
31	Clark United Providers	47047	WA	HCSC	\$20 838	0.33%	\$21 847	\$18 419	84.31%	18 542
32	John Alden Life Ins Co	65080	MN	L&D	\$20 146	0.32%	\$20 149	\$12 337	61.23%	
33	United Of Omaha Life Ins Co	69868	NE	L&D	\$19 782	0.31%	\$21 124	\$13 006	61.57%	
34	Vision Service Plan	47317	WA	HCSC	\$18 363	0.29%	\$18 324	\$15 716	85.77%	457 124
35	Mega Life & Health Ins Co The	97055	OK	L&D	\$18 311	0.29%	\$18 030	\$9 158	50.79%	
36	Reliance Natl Ins Co	40592	DE	P&C	\$18 069	0.29%	\$17 252	\$14 585	84.54%	
37	Regence Health Maintenance Of OR Inc	96250	OR	HMO	\$17 647	0.28%	\$17 659	\$16 162	91.52%	13 278
38	American Family Life Asr Co Columbus	60380	GA	L&D	\$16 221	0.26%	\$16 402	\$6 848	41.75%	
39	New York Life Ins Co	66915	NY	L&D	\$14 949	0.24%	\$15 055	\$20 654	137.19%	
40	PFI Life Ins Co	86231	IA	L&D	\$14 591	0.23%	\$14 808	\$7 634	51.55%	
All	414 Other Companies				\$568 538	8.99%	\$576 013	\$369 898	89.13%	207 865
Totals (Loss Ratio is average)(4)					\$6 321 517	100.00%	\$6 331 782	\$5 499 998	86.86%	4 792 444

(1)L&D=Life and Disability Inc. Co., PC=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHCSC=Limited HCSC, F=Fraternat

(2)Also means claims and benefits incurred.

(3)Washington enrollment not provided by insurance companies.

(4)Totals do not represent all health coverage in Washington